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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • December 2010

MEMBER BENEFIT HIGHLIGHTS – ADDITIONAL RESOURCES FOR A SUCCESSFUL NEW YEAR

As a REALTOR® you have a lot on your plate, and that often means a whole lot to remember. When you think of your membership with SDAR, the first things that probably come to mind are MLS access and health insurance. But at SDAR we offer so much more that you may not know about. Are there tools you don't currently use that can be incorporated into your business? Is this the year you want to focus on education or technology? This handy list of benefits and services will help you with your business plan for 2011.

Education Advantage

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- vFlyer - Virtual marketing solutions (10% discount)

Real Estate Mediation Center - Dispute Resolution (25% discount for members & clients)

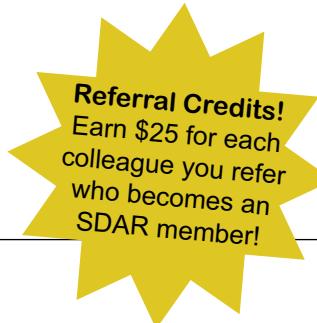
Events & Networking Opportunities

- 2 annual summits on timely real estate topics
- Annual Expo & Trade Show
- Charity Golf Tournament benefiting local police officers
- Young Professionals Network Mixers
- FREE home buyer workshops for REALTORS® and general public
- Membership Appreciation Day and Annual Meeting

Communication

- The Scoop - Monthly housing market video update to share with clients
- Personal Concierge Team - Individuals assigned to provide you personalized service
- Weekly radio show "Real Estate Today" - Current market information, news and Open House Hotline
- Monthly newspaper & eNewsletters - Latest news, alerts, and information

For more information on any of these benefits or services, or for any questions about all that SDAR membership has to offer, please call (858) 715-8000.



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PRESIDENT'S PERSPECTIVE

It's hard to believe that 2010 is almost over and that my term as President is coming to an end. It has been an honor to serve you and I am constantly impressed by the ability of our members and industry to rise to challenges. Although San Diego may not have dramatic changes in climate, we have weathered many real estate storms in the last few years. I sincerely hope the worst is behind us. But even if more turbulence comes our way, I am comforted knowing that I am a

member of the best REALTOR® association in the country and that SDAR will always be there to support my business and yours!

Thank you to my fellow officers and directors for their support throughout the year. I was honored to have such a distinguished leadership team in 2010. I would also like to thank the dedicated committee volunteers at SDAR. We are all very busy making a living and helping others achieve the dream of homeownership, so I really appreciate those who take time out of their schedules to help better our association and industry. Lastly, I would like to thank Mike Mercurio, Chief Executive Officer, and the rest of the staff at SDAR for their hard work.

This will be the last time I will share

the stats with you and unfortunately I have to tell you that sales in November decreased 8.7 percent since October and 14.5 percent compared to November of last year. Year-to-date sales are down 6.2 percent compared to this time last year. Properties are spending significantly more time on the market, with an average of 87 days in November. Median sales prices did not change much in the last month but year-to-date the overall median price remains about 8 percent higher than 2009.

I'm fortunate to have been a part of the launching of "The Scoop" and the sharing of useful information with our members, consumers, and the media in a new format. I hope you have a chance to watch and will consider

posting this on your website. It's easy, it's free, and your clients will benefit from this market snapshot. I know I'll keep tuning in each month!

Thank you for the opportunity to serve you. I look forward to working with the newly elected leadership in 2011 and continuing to work to help our members thrive. I wish you a happy, safe and prosperous new year.

Sincerely,

Mark Marquez



AFFILIATES

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The San Diego REALTOR®

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FROM THE DESK OF THE CEO

I'd like to start by saying thank you to our membership for allowing SDAR to be your association of choice. We have been working hard for the last few years to improve our benefits and services all in an effort to help your business. In 2011, we plan to continue providing helpful tools while looking for new ways to help you succeed.

You will notice upon receiving your annual dues billing that we have included ways for you to save and offset some of the cost. One such way is to take advantage of our "Referral Credits." It's simple: For each colleague you refer who joins SDAR as a REALTOR® member you will receive a \$25 credit. This is an easy way to help save some money on your dues. But

this credit is available all year long so you can also earn credit towards educational courses and more. To sweeten the deal, the agent you refer will also receive a \$25 credit upon joining. For more information about the Referral Program, please call Member Services at (858) 715-8040.

An important benefit of being a REALTOR® member is the legislative advocacy that occurs on your behalf at the local, state and federal levels. At SDAR we do a great deal behind the scenes in terms of tracking proposed policies and legislation and educating decision makers on important issues in the real estate industry. From time to time we call upon the membership to answer "calls to action"

and to make the united REALTOR® voice heard. Recently we asked that you call your congressional representatives in defense of the Mortgage Interest Deduction. I hope that you took the time to express your opposition to the Deficit Commission's proposal to limit or eliminate the Mortgage Interest Deduction. Your participation in these "calls to action" are vital to ensuring your ability to business and for the preservation of homeownership opportunities.

Before I close, I would like to extend a special thank you to SDAR's Board of Directors, Committee Volunteers, and dedicated staff for all of their hard work this year. Together, we accomplished a great deal and will

continue to do great things to benefit our members.

I wish you and yours happy holidays and a safe new year!

Sincerely,

Michael T. Mercurio

BOARD OF DIRECTORS HIGHLIGHTS OF NOVEMBER 2010 MINUTES

President's Report: Mark Marquez announced the results of the SDAR Election of Leadership and the general election, expressing congratulations to the newly elected board of directors, as well as to SDAR member Rob McNelis which was elected to the Santee City Council. Marquez also reported on his attendance at the NAR meetings in New Orleans during the first week of November, when he participated as SDAR's voting delegate. The Code of Ethics was changed to prohibit NAR members from discriminating against other members on the basis of sexual orientation.

Vice President's Report: Raylene Brundage reported that she has attended many local caravan meetings to improve communications with SDAR.

Chief Executive Officer's Report: Michael Mercurio reported that "The Scoop," SDAR's market update on video, has been receiving a lot of "hits" on the website.

Committee Business: Short Sale Task Force Chair Cory Shepard reported that the task force will bring recommendations to the next meeting regarding written instructions that are needed from sellers in regard to short sales.

Upon recommendation of the Election Committee, the Board of Directors unanimously ratified the 2010 Election Committee Report of 2011 Officers, Directors and Bylaw Amendments.

New Business: President Marquez noted the passing of SDAR affiliate Ed Northrup and SDAR REALTOR® Fred Shipp, who were both dedicated volunteers for the Association.

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NOVEMBER REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

Designated REALTORS®

Reginald Becker - Becker Realty
Scott Bell - Scott Bell
Troy Curnett - Troy D. Curnett
Patrick Dickey - Patrick Dickey
Wendy Jansema - Calimar Properties
Kayvan Kaboli - America Gold Realty
Karolina Lemus-Thompson - Karolina Thompson Realty
Valerie Medina - All County Realty Group, Inc.
James Nguyen - Pacific Realty Team
Michael Rothman - Hot Realty Group
Richard Shrigley - La Costa Loans
Stacey Welsh - Stacey Welsh

REALTORS®

Leoniza Adams - Coldwell Banker Res. Brokerage
Susan Amundson - Realty Executives
Elizabeth Aschmoneit - Prudential California Realty
Danielle Atchison - Realty Executives
Colleen Barnett - Willis Allen Real Estate
Celia Berdeski - Berdeski Investments
Jennifer Bianchi - Troop Real Estate, Inc.
Anan Bidawid - Keller Williams SD Metro
Deborah Buffamanti - Keller Williams Realty
David Cairns - Century 21 Award
Dyana Celeste-Springer - Keller Williams Realty
Darin Charp - Resource 1 R.E. & Mortgage
Sandra Chavez - Cal. Coast & Country Homes
Marland Chow - Weichert, REALTORS® Elite

Paul Chunyk - San Diego Rent Finders, Inc.
Mayara Cima - Weichert, REALTORS® Elite
Natalie Cook - Century 21 All Service
Teresa Corpus - Ashlon Realty
Jason Crump - Keller Williams Realty
David Dent - Johnson R. E. & Financial Services
Susan Doraz - Century 21 Award
Michele Esposito - Schneeweiss Properties
Alexander Favelukis - Keller Williams SD Metro
Paul Funk - All County Realty Group, Inc.
Josephine Gaxiola - Global One Real Estate
Marco Guerra - Positive Real Estate
Raymond Haas - Coldwell Banker Residential
Susan Hardman - Century 21 Award
Birgit Heinisch - Windermere Exclusive Properties
Carla Hill - Pacific Sotheby's Intl. Realty
Amber Kaggie - Real Estate EBroker, Inc.
Anita Karmo - Century 21 Award
Ashkan Kashani - RE/MAX United
Tim Kasnoff - Keller Williams Realty
Carter Keri - City Point Properties
Jessica Knapp - Coronado Island Realty
James Larson - Prudential CA Realty-Village
TingTing Li - Abacus Properties, Inc.
Yi-Jen Lin - Abacus Properties, Inc.
Lu Liu - Prudential California Realty
Barbara Lotwis - Coldwell Banker Res. Brokerage
Magdalena Lunecke-Schmelzer - Riboni Real Estate
Jaye MacAskill - Prudential California Realty
Russell Macias - Westminster Realty, Inc.
Dean Marsh - Assist2Sell Buyers/Sellers #1
Mary McCall - Secured Properties
Mark McCullough - Belkys Gandy
Timothy McHugh - AFC Realty

Timothy Monahan - Ken Wilson Enterprises, Inc
Yesenia Nogales - FM Tarbell Co.
Elizabeth Pacheco-Ballard - CBN Real Estate Executives
Jacqueline Phan - Silvercrest Realty Group, Inc.
Laura Prouse - Keller Williams Realty
Billie Jean Pulley - Tobin Assoc. and Realtors, Inc.
Virginia Ramesh - Troche Real Estate Services
Carlos Reyes - Summit Realty Group
Sabrina Ribbe - Prudential California Realty
Robert Rice - Red Real Estate
Mike Roberts - Keller Williams SD Metro
August Scalzitti - Presidio Alliance Realty
Nita Shitara - Coldwell Banker Res. Brokerage
Colleen Slamkowski - Mortgage & Realty Prof. Services
Guadalupe Solis - Coldwell Banker Res. Brokerage
Gayle Valentino Friendman - Coldwell Banker Res. Brokerage
Jodie Vandervort - Realty Consultants
Barbara Vaughn - Michelle Brown, Broker
Juliette Vo - Platinum Pacific Properties
Sharon Walker - Century 21 Award
Jacob Widmer - Keller Williams

Secondary Members

Designated REALTORS®

Valentina Jimov - FM Tarbell Co.
Jose Unibe - Prudential California Realty

REALTORS®

Louis Fontaine - Millenia Real Estate Services
Ross Hider - ZipRealty, Inc



MARK YOUR CALENDAR – 2011 EVENTS

MARCH 11 – 2nd Annual Spring Summit

APRIL 30 – Rebuilding Together

MAY 17 – SDAR Expo & Trade Show

AUGUST 24 – 3rd Annual Regional Real Estate Summit

SEPTEMBER 9 – Annual Meeting/Member Appreciation Day

Fast Tracks to Success

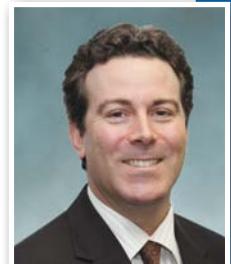
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DEFICIT REDUCTION COMMISSION LOOKING AT REDUCING MORTGAGE INTEREST DEDUCTION



SCOTT MOLLOY

In November the co-chairs of President Obama's Deficit Reduction Commission put forward a proposal to reduce the mortgage interest deduction (MID) among other big changes to taxes and federal programs in an effort to close the federal budget deficit and address the country's rising national debt. The commission is chaired by former Clinton Administration chief of staff Erskine Bowles and former Wyoming Senator Alan Simpson. The President created the 18-member, bipartisan commission in 2010.

Talk of the proposed changes to MID is already creating a chill in housing markets, the National Association of REALTORS® President Ron Phipps said in a letter to the commission chairs last week. "Some consumers already believe that the MID will not be available to them," Phipps said. "Your recommendation has sown the seeds of uncertainty as even current owners fear that they will not be able to claim the MID and that their homes will lose even more value."

In his letter, Phipps said REALTORS® would reject any tax law changes, including modifications to MID that would impair Americans' ability to own their homes and to invest in real estate. "The federal policy choice to support home ownership has been in the Internal Revenue Code since its inception," he said. "We see no valid

reason to undermine that basic decision. Indeed, we believe that the only viable tax system is one that would continue to nurture home ownership."

NAR estimates that any paring back of MID, whether at once or over time, would reduce home values by an average 15 percent. Phipps called that level of wealth destruction "unacceptable," particularly since "this loss of value is never fully recouped." Reducing the tax benefit of MID would do significant damage to a housing market still struggling to stabilize.

According to NAR's research, previous efforts to change tax policy, including 1986, 1996, and 2005 tax reform efforts curtailed deductions or turning some of them into credits would have negative

impacts on housing and the economy. NAR's research made clear that the changes were proposed without fully understanding their negative impact on households and communities.

According to Mark Marquez, 2010 President of SDAR, the concept that tax incentives like MID encourage capital investments in property and the long-term economic gains that are realized by that investment are often overlooked when tax policy is on the table. "It's easy to look at mort-

gage interest deduction, tax credits, etc. as an expense or lost tax revenue, but the reality is that those incentives generate a lot of investment in property and in our economy that ultimately creates jobs, stabilizes communities, and generates more tax revenue in the long run."

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QUESTIONS, QUESTIONS, QUESTIONS

By J.R. Thrasher

Most agents spend more time planning their family vacation than they do planning for the success of their business. It's true: Less than 5% of all agents currently have a formalized business plan. Strangely enough, 5% of the agents are doing the bulk of the business too. This series of articles examines the components of creating a successful real estate business plan.

Now that 2010 is nearly gone, you have to ask yourself a few questions.

- Did I achieve my goals for the year?
- What happened to keep me from reaching my goals?

- I reached my goal! Should I up the ante for 2011? If so, by how much?
- What parts of my business plan worked or didn't work, and what adjustments do I need to make for the new year?
- Will I target sellers or will I focus on buyers for 2011?
- What segment of the sellers market should I focus on for 2011? Short Sales, REOs, Traditional Listings?

These are just a few of the important questions you should be asking yourself about your business. Your success is dependent upon your understanding of WHY you are where you are.

Once you understand the "why" ... achieving your goal will be easy!

In my travels working with agents, I find that most agents simply do not think in these terms. They take an "I'm feeling lucky" approach to the day-to-day business of real estate. What do I mean by the "I'm feeling lucky" approach? See if this sounds familiar: "I'm in a good mood. I think I will make a few calls today." "This weekend feels like a good time to hold an open house, I will make my decision to hold an open house in the next few days if nothing better comes up for the weekend." Now, you may think I'm kidding, but I actually heard these objections

this year. Those two agents combined closed eight deals this year. Need I say more?

So, you may be guilty of not having a plan for your business during 2010. Let's not cry over spilled milk. It's a new day, a new year, and for you, a new business in 2011. What should you be doing during the month of December? If you're not out soliciting for new listings or shopping buyers, then complete your business plan. If you need assistance, feel free to give me a call or send me an e-mail. Just remember one important point; if you

page 11 ►

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Together we'll go far



MEMBER APPRECIATION DAY

HONORING VETERANS, COMMUNITY VOLUNTEERS AND OUR MEMBERS

Thank you to the hundreds of SDAR members who attended Member Appreciation Day on Friday, November 12. It was a beautiful fall day and perfect for eating some great food and celebrating. Our wonderful affiliates cooked up their finest chili for all to taste and Phil's BBQ provided lunch. We were honored to have several veterans on hand to share their stories from their time in the military. Also honored were those members who serve the community through various charities and organizations. The newly elected leadership for 2011 was also introduced to members that day.

Congratulations to the San Diego Union-Tribune for taking home the prize for "Best Chili." And kudos to First American for winning "Best Themed Booth."

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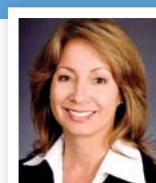
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Vince Provenzano
Broker
 619.838.0000

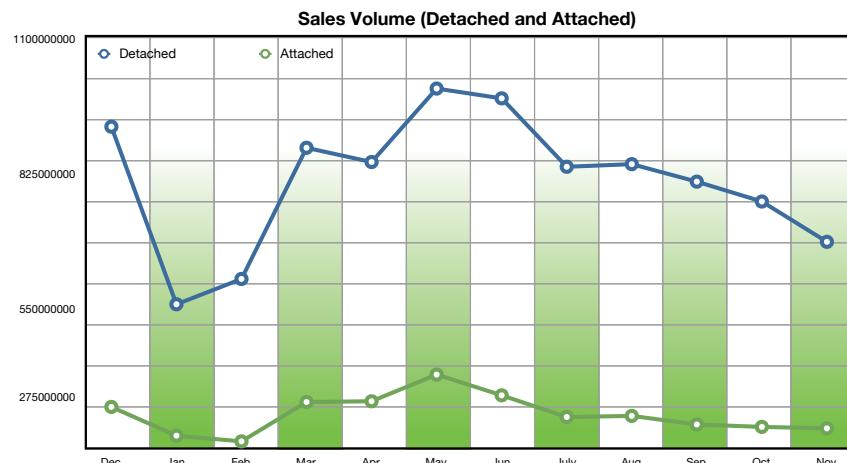
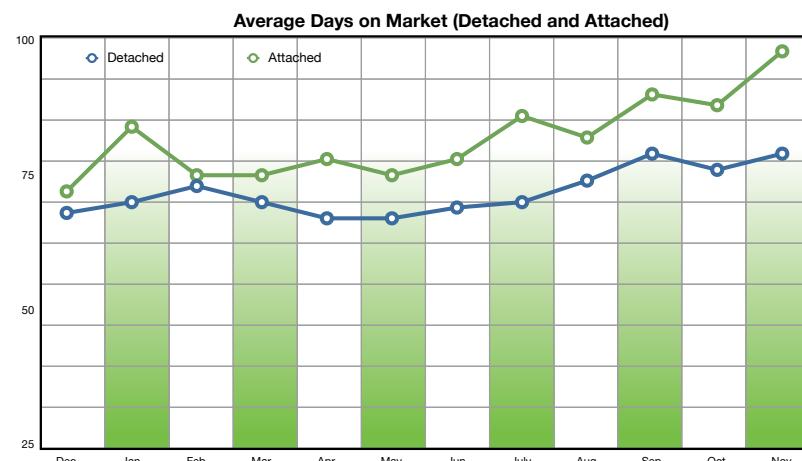


NOVEMBER STATISTICS DETACHED HOMES

Current Year - 2010								Previous Year - 2009								Current Year - 2010								Previous Year - 2009							
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*									
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD						
91901	Alpine	15	157	114	79	\$450,000	\$425,000	10	157	147	89	\$407,450	\$415,000	23	359	89	77	\$505,000	\$520,000	22	350	52	72	\$557,500	\$477,450						
91902	Bonita	4	118	123	87	\$460,800	\$467,450	12	123	120	70	\$500,500	\$435,000	31	337	100	89	\$323,500	\$325,000	33	345	96	92	\$361,000	\$325,500						
91905	Boulevard	1	16	27	84	\$219,000	\$125,000	1	16	161	91	\$265,000	\$150,000	0	0	0	0	\$0	\$0	1	5	99	64	\$225,000	\$108,880						
91906	Campo	7	51	69	94	\$145,000	\$145,000	8	76	59	87	\$172,500	\$158,215	9	153	169	167	\$2,275,000	\$2,000,000	9	96	149	148	\$2,185,000	\$2,325,000						
91910	Chula Vista	36	388	66	64	\$355,000	\$329,750	39	421	64	63	\$340,500	\$315,000	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0						
91911	Chula Vista	33	373	58	71	\$280,100	\$30	520	35	66	\$258,500	\$270,000	15	340	46	74	\$330,000	\$355,000	20	342	56	61	\$378,000	\$348,000							
91913	Chula Vista	19	431	91	88	\$395,000	\$380,000	39	512	78	72	\$370,000	\$380,000	0	2	0	7	\$0	\$264,450	1	5	0	206	\$500,500	\$440,000						
91914	Chula Vista	13	205	90	77	\$440,000	\$508,000	25	271	90	66	\$585,000	\$520,000	27	325	55	54	\$343,000	\$343,000	30	343	36	62	\$345,500	\$326,900						
91915	Chula Vista	31	367	104	91	\$385,000	\$380,000	27	432	63	77	\$365,000	\$362,750	0	0	0	0	\$1,060,000	\$1,000,000	5	55	128	118	\$825,000	\$1,075,000						
91916	Descanso	3	21	179	123	\$100,000	\$190,000	0	15	0	147	\$0	\$250,000	31	343	57	74	\$484,000	\$481,000	29	434	54	67	\$425,000	\$493,250						
91917	Dulzura	0	2	0	116	\$0	\$207,500	0	2	0	36	\$0	\$152,000	12	221	35	70	\$350,000	\$365,000	29	244	43	64	\$389,000	\$360,000						
91931	Guatay	0	0	0	0	\$0	\$0	1	1	11	11	\$442,000	\$220,000	0	2	0	7	\$0	\$264,450	1	5	0	206	\$500,500	\$440,000						
91932	Imperial Beach	2	87	116	65	\$258,000	\$299,900	5	89	50	70	\$300,000	\$264,900	23	359	89	77	\$505,000	\$520,000	22	350	52	72	\$557,500	\$477,450						
91934	Jacumba	0	7	0	53	\$0	\$35,000	2	9	70	39	\$44,175	\$58,000	31	337	100	89	\$323,500	\$325,000	33	345	96	92	\$361,000	\$325,500						
91935	Jamul	4	76	30	96	\$452,000	\$390,500	6	64	33	69	\$351,750	\$422,500	0	0	0	0	\$1,060,000	\$1,000,000	5	55	128	118	\$825,000	\$1,075,000						
91941	La Mesa	13	253	79	70	\$475,000	\$410,000	27	314	85	65	\$411,500	\$368,500	9	153	169	167	\$2,275,000	\$2,000,000	9	96	149	148	\$2,185,000	\$2,325,000						
91942	La Mesa	12	187	49	55	\$320,000	\$333,000	7	102	33	59	\$389,000	\$346,500	15	340	46	74	\$484,000	\$481,000	29	434	54	67	\$425,000	\$493,250						
91945	Lemon Grove	13	204	103	76	\$240,000	\$260,500	30	253	56	72	\$258,500	\$239,000	0	0	0	0	\$0	\$645,000	0	3	0	159	\$0	\$480,000						
91948	Mount Laguna	1	6	33	84	\$88,000	\$96,300	0	7	0	205	\$0	\$122,500	8	248	55	77	\$280,750	\$257,000	25	301	73	70	\$232,000	\$240,000						
91950	National City	16	212	47	71	\$244,000	\$220,000	13	284	45	62	\$220,000	\$184,500	19	120	92	73	\$750,000	\$646,250	10	108	85	71	\$665,000	\$645,000						
91962	Pine Valley	1	23	6	103	\$290,000	\$245,000	0	17	0	97	\$0	\$285,000	12	181	93	70	\$504,000	\$450,000	18	171	34	59	\$450,000	\$435,000						
91963	Potrero	0	3	0	67	\$0	\$104,000	0	4	0	107	\$0	\$124,500	9	252	83	63	\$225,000	\$226,950	26	327	64	68	\$225,500	\$185,000						
91977	Spring Valley	25	427	78	76	\$269,000	\$273,000	42	609	45	67	\$230,000	\$230,000	11	124	99	82	\$685,000	\$772,500	11	117	77	80	\$749,000	\$767,000						
91978	Spring Valley	4	56	87	89	\$383,000	\$354,000	4	69	51	65	\$437,500	\$385,000	11	109	42	64	\$870,000	\$700,000	13	99	66	62	\$685,000	\$635,222						
91980	Tecate	0	0	0	0	\$0	\$0	0	1	0	6	\$0	\$92,070	8	151	41	64	\$188,500	\$210,000	16	163	38	63	\$197,500	\$169,900						
92003	Bonsall	2	44	173	101	\$987,500	\$519,000	3	41	57	95	\$390,000	\$393,839	19	120	92	73	\$750,000	\$646,250	10	108	85	71	\$665,000	\$645,000						
92004	Borrego Springs	4	53	147	183	\$129,500	\$190,000	2	49	116	166	\$165,000	\$165,000	12	181	93	70	\$504,000	\$450,000	18	171	34	59	\$450,000	\$435,000						
92007	Cardiff By The Sea	2	57	50	86	\$741,500	\$825,000	5	48	145	87	\$599,000	\$782,500	11	124	99	82	\$685,000	\$772,500	14	149	28	43	\$400,100	\$383,50						

NOVEMBER STATISTICS ATTACHED HOMES

Current Year - 2010								Previous Year - 2009								Current Year - 2010								Previous Year - 2009							
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*									
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD						
91901	Alpine	0	12	0	170	\$0	\$162,250	1	13	14	86	\$166,000	\$166,000	92064	Poway	2	39	13	58	\$221,000	\$295,000	4	47	97	74	\$235,000	\$195,000				
91902	Bonita	2	19	5	56	\$249,950	\$160,000	3	43	17	75	\$89,900	\$176,000	92065	Ramona	3	39	120	102	\$159,500	\$159,500	6	49	124	105	\$148,250	\$140,000				
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92066	Ranchita	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91906	Campo	0	1	0	0	\$0	\$87,950	0	0	0	0	\$0	\$0	92067	Rancho Santa Fe	1	5	237	116	\$714,000	\$795,000	1	3	245	140	\$800,000	\$800,000				
91910	Chula Vista	8	161	42	83	\$157,500	\$155,000	11	201	55	75	\$145,000	\$155,000	92068	San Luis Rey	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91911	Chula Vista	15	192	89	67	\$148,000	\$141,000	17	279	34	66	\$125,000	\$127,000	92069	San Marcos	5	114	52	70	\$150,000	\$141,000	7	140	101	71	\$148,000	\$139,900				
91913	Chula Vista	13	261	107	103	\$210,000	\$215,000	23	290	78	82	\$225,000	\$210,000	92070	Santa Ysabel	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91914	Chula Vista	6	97	81	114	\$191,500	\$220,000	7	99	81	76	\$215,000	\$217,500	92071	Santee	17	204	98	85	\$181,900	\$190,000	16	211	35	66	\$221,500	\$180,000				
91915	Chula Vista	12	182	121	111	\$219,000	\$235,000	25	201	92	86	\$240,000	\$225,000	92072	Solana Beach	3	73	128	72	\$294,000	\$627,500	10	81	89	80	\$646,750	\$579,000				
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92073	Vista	16	203	118	84	\$23,500	\$280,000	21	175	94	84	\$300,000	\$280,000				
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92074	Valley Center	0	0	0	0	\$0	\$0	0	0	0	0	\$265,000	\$190,000				
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92075	Vista	6	87	54	63	\$167,000	\$175,000	5	74	56	75	\$140,000	\$138,751				
91932	Imperial Beach	4	82	151	90	\$137,000	\$115,000	6	68	58	95	\$182,500	\$175,000	92076	Vista	2	50	14	90	\$162,500	\$158,500	5	61	35	63	\$150,000	\$130,000				
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92077	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92078	Vista	3	41	39	61	\$174,900	\$183,000	5	44	56	85	\$265,000	\$190,000				
91941	La Mesa	1	38	129	108	\$136,500	\$155,000	4	60	55	80	\$199,000	\$169,750	92079	Valley Center	0	0	0	0	\$0	\$0	0	0	0	0	\$387,500					
91942	La Mesa	12	135	103	82	\$185,250	\$190,000	7	75	47	94	\$195,000	\$190,000	92080	Vista	6	87	54	63	\$167,000	\$175,000	5	74	56	75	\$140,000	\$138,751				
91945	Lemon Grove	3	30	129	80	\$120,000	\$104,000	7	56	102	102	\$101,000	\$102,000	92081	Vista	2	50	14	90	\$162,500	\$158,500	5	61	35	63	\$150,000	\$130,000				
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92082	Warner Springs	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0				
91950	National City	7	89	106	94	\$135,000	\$120,000	7	82	112	97	\$80,000	\$99,000	92083	Vista	17	204	98	85	\$181,900	\$190,000	16	211	35	66	\$221,500	\$180,000				
91962	Pine Valley	0	3	0	163	\$0	\$25,000	0	2	0	186	\$0	\$31,500	92084	Vista	3	73	128	72	\$294,000	\$627,500	10	81	89	80	\$646,750	\$579,000				
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92085	Vista	16	203	118	84	\$23,500	\$280,000	21	175	94	84	\$300,000	\$280,000				
91977	Spring Valley	6	119	117	79	\$172,500	\$142,000	8	169	78	88	\$136,000	\$115,000	92086	Warner Springs	2	50	14	90	\$173,700	\$128,250	5	73	71	67	\$207,000	\$145,000				
91978	Spring Valley	2	18	126	92	\$142,250	\$140,000	0	22	0	91	\$0	\$127,950	92087	Vista	14	203	83	85	\$366,400	\$355,000	18	211	45	72	\$341,750	\$356,000				
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	92088	North Park	7	169	85	77	\$160,000	\$198,000	18	192	55	81	\$180,750	\$180,750				
92003	Bonsall	0	26	0	67	\$0	\$130,000	2	26	13	88	\$166,500	\$119,000	92089	East San Diego	6	134	64	77	\$145,500	\$80,000	10	167	40	67	\$110,950	\$77,000				
92004	Borrego Springs	0	15	0	232	\$0	\$65,000	2	8	204	180	\$134,000	\$117,000	92090	Linda Vista	6	161	57	80	\$310,000	\$275,000	12	197	109	67	\$297,750	\$250,000				
92007	Cardiff By The Sea	2	44	171	56	\$622,000	\$432,500	3	36	57	61	\$511,650	\$422,000	92091	Logan Heights	4	43	49	58	\$144,000	\$90,0										



COMPARATIVE SALES - EXISTING HOMES - NOVEMBER 2010 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume November 2010	\$208,980,827	-8.901	-1.436	\$688,563,655	-11.076	-10.681
2 Average Sales Price November 2010	\$285,493	9.643	7.451	\$504,442	2.345	-1.913
3 Median* Sales Price November 2010	\$215,000	-3.150	0.700	\$389,900	3.970	1.400
4 Sold Listings November 2010	732	-16.913	-8.271	1,365	-13.113	-8.939
5 Average Days on Market November 2010	99	39.437	11.236	80	19.403	3.896
6 Total Sales Volume November 2009	\$229,399,173			\$774,323,971		
7 Average Sales Price November 2009	\$260,385			\$492,886		
8 Median* Sales Price November 2009	\$222,000			\$375,000		
9 Sold Listings November 2009	881			1,571		
10 Average Days on Market November 2009	71			67		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2010	\$2,815,815,505	0.802		\$9,458,138,443	2.771	
12 Average Sales Price YTD 2010	\$269,818	5.033		\$498,873	10.891	
13 Median* Sales Price YTD 2010	\$220,000	7.310		\$385,000	9.370	
14 Sold Listings YTD 2010	10,436	-4.028		18,959	-7.323	
15 Average Days on Market YTD 2010	85	11.842		74	2.778	
16 Total Sales Volume YTD 2009	\$2,793,415,492			\$9,203,124,946		
17 Average Sales Price YTD 2009	\$256,889			\$449,877		
18 Median* Sales Price YTD 2009	\$205,000			\$352,000		
19 Sold Listings YTD 2009	10,874			20,457		
20 Average Days on Market YTD 2009	76			72		

Copyright 2010 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. *The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

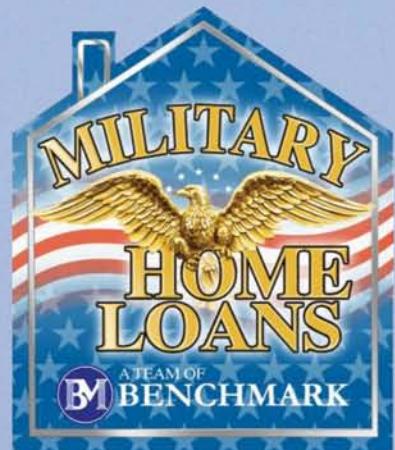
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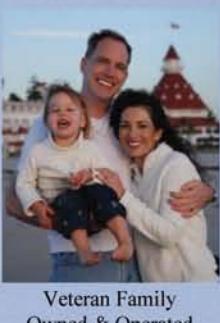
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USING PROPERTY PROFILES EFFECTIVELY BEFORE LISTING A PROPERTY FOR SALE OR LEASE

By Kathy Mehringer

As a precursor to representing clients, whether sellers, buyers, landlords or tenants, it is important that the status of the property be known to the real estate licensee. The easiest way to determine property status is a careful and thorough review of a Property Profile. Profiles may be obtained from the title company at no cost to the licensee or homeowner and, if requested, can include Grant Deed, Notice of Default, Notice of Sale, Trust Deeds, Quitclaim Deeds, and Property Tax Delinquencies.

A profile should not be confused with a Preliminary Title Report which is more comprehensive than a Property Profile. It includes all liens; easements; covenants, conditions and restrictions ("CCRs") and typically is a fee-based service.

When requesting a profile, it would be prudent to request all of the following:

1. Grant Deed

- a. This will provide necessary information with respect to the title holders and the manner in which title is held
- b. Before listing any property, one should ascertain the identity of the authorized signatories
 - i. Listings for lease or sale
 - ii. Purchase contracts, lease agreements and counter offers and/or addenda

2. Trust Deeds

- a. Outstanding loans against the property

- b. Amount owed may be greater than that amount that could be realized at sale

3. Notice of Default ("NOD")

- a. Find out whether or not the homeowner is in default on their home loan(s)
- b. The mere fact that a NOD has not been recorded DOES NOT mean the homeowner is current.
 - i. A NOD can be recorded as early as thirty days after the homeowner fails to make a payment
 - ii. In the real world, recording defaults can often take four months or more
 - iii. Utilize the lease and listing intake sheet on all transactions www.reriskmanagment.com. Download "seminar materials"

4. Notice of Sale ("NOS")

- a. Determine whether or not a sale date has been set
 - i. This is a material fact and certainly of interest to a buyer or a lessee
- b. Negotiating a short sale or loan modification does not mean the foreclosure process is discontinued or even delayed
- c. In order to be binding on the lender or servicer, a postponement of sale must be in writing
- d. Many lenders / servicers are tightening the reins on their postponement policy

5. Quitclaim Deeds - Examining these deeds can be very useful.

6. Property Tax Delinquencies - Often delinquent property taxes can be an indicator of a homeowner in distress.

Suffice to say, for all of the aforementioned reasons, the profile can be a real estate licensee's best friend. Continue to monitor the property status throughout the term of the listing, whether a lease or sale. In addition, whether you represent buyer or seller, request updated profiles all the way through the escrow period.

Following these simple steps can go a long way toward preventing unwanted surprises. In real estate transactions nobody likes surprises. Careful management of a client's expectations is the one sure way to earn repeat and referral business from satisfied clients.

Kathy Mehringer is a Risk Management Training Director/Advisor for Coldwell Banker Residential and is a member of SDAR's Risk Management Committee.



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don't execute your plan, your business will not change. So understanding your abilities and dedication to reaching your goals will be important. Simply put, don't schedule yourself to make phone calls at 9:00 am if you generally don't get out of bed until 10:00 am. Sounds extreme, but I have seen agents do exactly that!

For those of us that are really serious about our business, I challenge you to up the ante for 2011. Do you have the tools in place to track your sales metrics? Can you easily determine the following?

- Lead Volume
- Cost Per Lead
- Lead Value
- Conversion Rate
- Referrals
- Average Transaction Value
- Time to Close
- Highest Value Lead Sources

Have you created a YouTube, Facebook, MySpace, Twitter or real

estate blog account for your business? Is it even necessary for you to go through the hassle of opening all of these accounts to get your business done? That's a great question. It really depends on the type of business you plan on doing for 2011 and if you plan on utilizing those tools to their fullest capabilities.

All said and done, it all starts with a simple basic business plan. GET STARTED TODAY!

As you can see, it is important to give ample consideration to a plan, a system, and complete understanding of your commitment level and direction. We can help you with this very important process; send me an e-mail and I will be happy to provide you with the right information and assistance to make the most informed decision for your real estate career.

Remember, it's your business....

For questions regarding your business planning needs you can contact J.R. Thrasher at Thrasher@CentrixUSA.com

SMARTPHONE APPS FOR REALTORS®

Smartphones have quickly established a foothold in our world and will undoubtedly continue to enrich our lives and businesses in a number of ways. Current trends show that 1 in 2 Americans will be using a smartphone by 2011. With these smartphones comes access to thousands of smartphone apps for just about anything you can imagine. The real estate business is no exception. Your membership with SDAR, Sandicor, the California Association of REALTORS® (C.A.R.), and the National Association of REALTORS® (NAR) allows you access to many useful (and free!) applications.

- SDAR iPhone App (FREE) - SDAR has developed this iPhone app exclusively for the San Diego County real estate professional who wants to use their mobile technology to keep updated on the latest news and events from SDAR.

- Sandicor's MLS Subscriber iPhone App (FREE) – Search MLS listings by browsing the map, easily find houses near your location, use GPS to get directions to a home, and more. For more information, visit <http://www.sandicor.com/support/mobile-mls/>

- Client/IDX Mobile App (Charges Apply) – Give your clients the

Sandicor smartphone app with IDX data branded to you! You are contacted directly by your clients through the app. For more information, visit <http://www.sandicor.com/support/mobile-mls/>

- ForeclosureRadarTM iPhone App (FREE) – Provided by C.A.R., this is a REALTOR® focused foreclosure search, track, and analysis software enabling agents to help distressed sellers and buyers close deals. <http://www.car.org/tools/mobileapps/>

- AgentNTouchTM iPhone/ BlackBerry/Android App (FREE) – Also offered by C.A.R. AgentNTouchTM is a marketing tool for REALTORS® to give to their clients. Brand it with your own photo and contact information, and it will allow you to stay in the forefront of your clients' minds. <http://www.car.org/tools/mobileapps/>

- My C.A.R. iPhone/Blackberry App (FREE) – Includes market data for all counties in California, current loan information, highlights from C.A.R.'s Market Matters newsletter, association resources, the ability to search for license renewal and continuing education courses, hot item news alerts, and links to information that may be of inter-

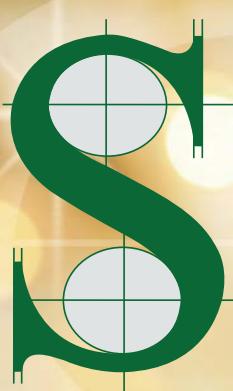
est to C.A.R. Directors. <http://www.car.org/tools/mobileapps/>

- PlaceTags iPhone App (FREE) – Provided by NAR, Place Tags is a geo tagging application. Use Place Tags to add notes and photos to specific points of interest.

- NAR Express iPhone App – This app, designed with REALTORS® in mind, features easy access to hot topics, popular headlines, calls for action, special offers for NAR members, sales and marketing resources, and more.

Of course this is just the tip of the iceberg when it comes to applications that can be useful to your business. Visit www.realtor.org and click on Technology for more information on smartphones and for REALTOR® technology Buyer's Guides.





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THE ROAD AHEAD: CONNECTING YOU WITH CLEAN TRANSPORTATION OPPORTUNITIES

If you'd like to trim transportation costs and reduce carbon emissions, plug-in electric vehicles (PEVs) offer significant opportunities – and those opportunities are about to expand locally.

EV Project is largest rollout ever

To support the arrival of PEVs in the San Diego region, SDG&E®, the City of San Diego, the San Diego Association of Governments (SANDAG) and others have been working with ECotality Inc. to develop a blueprint for transforming the region into a hub for clean, energy-efficient transportation. San Diego is one of 16 major cities participating in the \$230-million EV Project, which will be the largest rollout of electric vehicle infrastructure in U.S. history. The EV Project is managed by ECotality and funded by American Recovery and Reinvestment Act (ARRA) grants, a California Energy Commission grant and the private sector.

Opening 1,500 local public charging stations

In the months ahead, ECotality plans to secure locations for approximately 1,500 publicly accessible electric charging stations throughout the San Diego region, just as PEVs become available. SDG&E has worked with ECotality since the inception of The EV Project and continues to provide support to expedite charging facility installations. To learn more about The EV Project and local charging facilities, visit theevproject.com.

Save money with an EV-TOU rate

In addition, if you buy a PEV and register it with the California Department of Motor Vehicles, you may save money by switching to one of SDG&E's EV time-of-use (TOU) rates for residential customers. With an EV-TOU rate, the price of electricity is lower during off-peak hours. Charging your PEV from midnight to 5 a.m. will save you the most money.

For details about EV-TOU rates and the benefits of electric transportation – plus links to information about tax incentives of \$2,500 to \$7,500 for owners of PEVs – visit sdge.com/clean-transportation.

Lighting Tips: Don't Trash CFLs

Compact fluorescent lamps (CFLs) last up to 10 times longer than standard incandescent light bulbs. In fact, the typical CFL can provide more than five years' worth of energy-efficient lighting before you need to replace it. When that time comes, don't toss spent or broken CFLs into your regular trash or recycling bins.

It's the law – and better for the environment

California law requires everyone to follow separate disposal procedures for lamps that contain mercury. These include compact and full-sized fluorescent lamps, metal-halide lamps, sodium lamps and mercury-vapor lamps.

By taking your spent CFLs to a qualified recycling facility, you'll be keeping small amounts of mercury out of the regular solid waste stream and landfills. You'll also be making sure that your CFLs are recycled properly. Due to advances in recycling procedures, 99% of an old CFL can be recycled into a new CFL.

Find the recycling location closest to you

To find a CFL recycling facility near you, contact the municipal or county agency that collects solid waste or household hazardous waste in your area. Those in SDG&E's service area are



listed in the CFL disposal section of sdge.com/lighting.

NOTE: SDG&E® energy-efficiency programs are funded by California utility customers and administered by SDG&E under the auspices of the

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DECEMBER 2010

The San Diego REALTOR®

13

EDUCATION SPOTLIGHT

HAFA SHORT SALES – NEW NAR COURSE AT EAST COUNTY LOCATION

Thursday, January 6

The federal government's "Making Home Affordable" program provides relief to homeowners having a hard time keeping or selling their homes, through several programs including HAFA (Home Affordable Foreclosure Alternatives), which assists sellers by streamlining the short sale process. As of June 1, 2010, Fannie Mae & Freddie Mac announced their participation HAFA, but with some variations. This course explains the differences between all of the programs to help you as you work with distressed

homeowners.

Course Topics

- Home Affordable Refinance Program (HARP)
- Home Affordable Modification Program (HAMP)
- Home Affordable Foreclosure Alternatives (HAFA)
- HAFA Short Sale Process
- The Short Sale Agreement
- Request for Approval of Short Sale (RASS)
- Fannie Mae & Freddie Mac HAFA Programs

Instructor: J. Alan Sappenfield, ABR, ABR/M, SFR

Time: 9:00 a.m. – 4:00 p.m.

Location: SDAR's East County Service

Center

220 West Main Street, El Cajon, CA
92020

Price:

REALTOR® Plus+ Members...	\$84.15
SDAR REALTORS®	\$99
All others.....	\$109

eyes to city and county violations that may come back to haunt you long after the close of escrow.

Course Topics

- Understand where local government gets its authority
- General overview of Land Use Law to understand the context of local laws
- An overview of San Diego County and the incorporated cities
- An introduction to the City of San Diego Municipal Code
- A closer look at the City of San Diego Municipal Code provisions relevant to real estate sales and transactions
- Practical guidance on advice to clients regarding building codes/municipal code issues

Instructor: Jonathan Schneeweiss, JD, LLM

Time: 9:00 a.m. – 12:00 p.m.

Location: SDAR's Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA 92111

Price:

REALTOR® Plus+ Members...	\$33.15
SDAR REALTORS®	\$39
All Others.....	\$49

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858.847.6311 Office
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Markeita Roush

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858.847.6310 Office
markeita.roush@bankofamerica.com

Scot Zwonitzer

Mortgage Loan Officer
858.847.6312 Office
858.243.8633 Cell
scot.zwonitzer@bankofamerica.com

Daniel Schroeder

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SHORT SALES & FORECLOSURES, SFR (NAR) CERTIFICATION) - EARN 8 CONSUMER PROTECTION CREDITS

Monday, January 31

For many real estate professionals, short sales and foreclosures are the new "traditional" real estate transaction. Knowing how to help sellers maneuver the complexities of short sales as well as help buyers pursue short sale and foreclosure opportunities aren't merely good skills to have in today's market – they are critical!

Course Topics

- Identify components of an effective short-sale package
- Learn the steps in listing REO properties
- Evaluate available options for distressed homeowners
- Understand why short sales fail
- Differentiate judicial from non-judicial foreclosure
- Understand the steps of the foreclosure process

Instructor: J. Alan Sappenfield, ABR, ABR/M, SFR

Time: 8:30 a.m. – 5:00 p.m.

Location: SDAR's Kearny Mesa Service Center
4845 Ronson Court, San Diego, CA 92111

Price:

REALTOR® Plus+ Members...	\$84.15
SDAR REALTORS®	\$99
All others.....	\$119

Visit www.sdar.com to register for these classes and many more!

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SDAR Education Schedule

LEGEND: KEARNY MESA SOUTH COUNTY EAST COUNTY CORONADO

Classes subject to change or cancellation.
Check www.sdar.com for current information.

January	Class Name		Time	SDAR	All Others	Credits	Presenter
6	HAFA Short Sales	(REALTOR® Plus: \$84.15)	9:00 am – 4:00 pm	\$99	\$109	NA	J. Alan Sappenfield
11	Transaction Management Secrets	(REALTOR® Plus: \$63.75)	9:00 am – 1:00 pm	\$75	\$89	2 CS	Diana Turnbloom
11	Free MLS Training from Sandicor - Day 1		9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
13	Real Estate Fraud: A Perspective From the FBI	(REALTOR® Plus: \$12.75)	8:30 am – 10:00 am	\$15	\$20	NA	FBI, San Diego Division
13	zipForm® Online Lab		9:30 am – 12:30 pm	\$35	\$42	NA	Kimber Backlund
18	Free MLS Training from Sandicor - Day 2		9:15 am – 4:30 pm	Free	Free	NA	Sandicor Trainer
19 & 21	Mini Extravaganza (Mandatory Courses)	(REALTOR® Plus: \$85)	Wed: 8:00 am – 3:45 pm Fri: 8:00 am – 6:00 pm	\$100	\$130	4ET, 3TF, 3FH, 3RM, 3AG	Various Instructors
20	When in Doubt... Disclose!	(RMS Members: \$65)	9:00 am – 1:00 pm	\$81	\$90	NA	Mike Spilger, Esq.
25	Contract Essentials featuring the New RPA	(RMS Members: \$69)	8:00 am – 5:00 pm	\$89	\$105	8 CP	Ed Estes, Esq.
25	The New Residential Purchase Agreement	(REALTOR® Plus: \$41.65)	1:00 pm – 5:00 pm	\$49	\$69	3 CP	Ed Estes, Esq.
26	Know Your Disclosures	(RMS Members: \$59)	9:00 am – 4:00 pm	\$79	\$99	6 CP	Ed Estes, Esq.
27	Understanding Municipal & County Codes	(RMS Members: \$30)	9:00 am – 12:00 pm	\$39	\$49	NA	Jonathan Schneeweiss
27	zipForm® Online Lab		9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund
31	Short Sales & Foreclosures	(REALTOR® Plus: \$84.15)	8:30 am – 5:00 pm	\$99	\$119	8 CP	J. Alan Sappenfield
February	Class Name		Time	SDAR	All Others	Credits	Presenter
1 - 3	Conquering Contracts	(RMS Audit: \$75)	Tue: 8:30 am – 3:30 pm Wed: 8:30 am – 5:00 pm Thur: 8:30 am – 1:30 pm	\$299	\$399	19 CP	Rick Waite, Esq. Michael Spilger, Esq.
4	FHA: It's Not Just for First-Time Home Buyers	(REALTOR® Plus: \$8.50)	9:00 am – 11:00 am	\$10	\$15	NA	Henry Aguirre
9	The Truth about Credit Scores & Reports	(REALTOR® Plus: \$24.65)	9:00 am – 12:00 pm	\$29	\$35	NA	Nabil Captan
10	Red Flags: Title, Termite & Natural Hazard	(RMS Members: \$68)	9:00 am – 1:00 pm	\$81	\$90	4 CP	Mike Spilger, Esq.

For easy registration and more information, visit www.sdar.com or call (858) 715-8040



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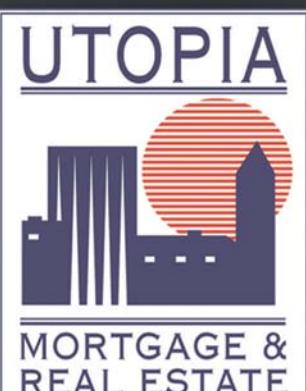
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JANUARY 2010 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS	
				SDAR Closed 30	SDAR Closed New Year's Eve 31	SDAR Closed New Year's Day 1		
2	3	Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	4	5	HAFA Short Sales 9:00 am–4:00 pm (East County)	7	8	
9	10	New Member Orientation and NAR Ethics 8:30 am–5:00 pm (Kearny Mesa)	11	12	13 Real Estate & Mortgage Fraud Through the Eyes of the FBI 8:30 am–10:00 am (Kearny Mesa) zipForm® Online Lab 9:30 am–12:30 pm (Coronado)	14	15 SDAR Installation Dinner & Dance 6:00 pm–11:00 pm (Hotel Del Coronado)	
16	17	SDAR Closed Martin Luther King Jr. Day	18	19 MINI EXTRAVAGANZA - Day 1 Ethics 8:00 am–12:00 pm (Kearny Mesa) Trust Funds 12:45 pm–3:45 pm (Kearny Mesa) South County Roundtable/Pitch 9:00 am – 9:30 am (South County)	20 When in Doubt... Disclose! 9:00 am–1:00 pm (Kearny Mesa) Tempo Tips & Updates 9:30 am–11:00 am (Coronado)	21 MINI EXTRAVAGANZA - Day 2 Fair Housing 8:00 am–11:00 am (Kearny Mesa) Risk Management 11:45 am–2:45 pm (Kearny Mesa) Agency 3:00 pm–6:00 pm (Kearny Mesa)	22	
23	24	New Member Orientation and NAR Ethics 8:30 am–5:00 pm (Kearny Mesa)	25	26 Contract Essentials featuring the New RPA 8:00 am–5:00 pm (Kearny Mesa) Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	27 Know Your Disclosures 9:00 am–4:00 pm (Kearny Mesa) East County Roundtable/Pitch 9:00 am – 9:30 am (East County)	28 GRI - Real Estate Finance 8:00 am–5:00 pm (Kearny Mesa)	29	
30	31	Short Sales & Foreclosures 8:30 am–5:00 pm (Kearny Mesa)			SDAR 2011 Installation Dinner and Dance Saturday, January 15 • Hotel Del Coronado Visit www.sdar.com for details or call (858) 715-8000			

All classes/events subject to change or cancellation.



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